

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Michael L Grabel  
Carrie A Grabel  
Debtors

Case No. 10-55725-amk  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0647-5

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Oct 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2016.

db/db +Michael L Grabel, Carrie A Grabel, 2881 12th Street, Cuyahoga Falls, OH 44223-2209  
aty +Hope L Jones, 2310 2nd St, Cuyahoga Falls, OH 44221-2530  
cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr +U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr +U.S. Bank NATIONAL ASSOCIATION, PO Box 9013, Addison, Tx 75001-9013  
20211639 +Aspen Dentla, PO Box 1578, Albany, NY 12201-1578  
20211640 +Child Guidance & Family Solutions, 87 N Canton Road, Akron, OH 44305-3838  
20211641 Citifinancial, PO Box 70918, Charlotte, NC 28272-0918  
20211642 +City of Cuyahoga Falls, Utility Billing Office, 2310 2nd Street,  
Cuyahoga Falls, OH 44221-2530  
20211643 City of Cuyahoga Falls, Income Tax Division, PO Box 361, Cuyahoga Falls, OH 44222-0361  
21841332 +City of Cuyahoga Falls Law Department, 2310 Second St, Cuyahoga Falls, OH 44221-2583  
20525104 +DOMINION EAST OHIO GAS, CUSTOMER CREDIT SERVICES, P.O. BOX 26666, RICHMOND VA 23261-6666  
20619798 +ECMC, Lockbox 8682, P.O. Box 16478, St. Paul, MN 55116-0478  
20618421 Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408  
20211644 +First Federal Credit, 24700 Chagrin Blvd., #205, Beachwood, OH 44122-5662  
20211647 +GMA Consultants Inc, PO Box 1966, Elyria, OH 44036-1966  
20211646 +Glenbeigh, PO Box 1023, Andover, OH 44003-1023  
20211648 +John Fiocca DDS, Fidelity National Collection, 220 E. Main Street, PO Box 2055,  
Alliance, OH 44601-0055  
20211649 +Law Offices of Gibson & Lowry, 234 Portage Trail, Cuyahoga Falls, OH 44221-3277  
20211653 +REGIONAL INCOME TAX AGENCY, PO BOX 470537, ATTENTION LEGAL DEPARTMENT,  
BROADVIEW HEIGHTS OH 44147-0537  
(address filed with court: RITA, PO Box 94569, Cleveland, OH 44101)  
20255817 +RITA, ATTN LEGAL DEPT, PO BOX 470537, BROADVIEW HTS, OH 44147-0537  
20211655 +Tammy Korylko Carney DDS, 418 Northeast Avenue, Tallmadge, OH 44278-1452  
20211657 +US Bank Home Mortgage, PO Box 468002, Bedford, OH 44146-8002  
20211656 +United Collection Bureau, PO Box 140190, Toledo OH 43614-0190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Oct 19 2016 21:52:27 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
cr +EDI: PRA.COM Oct 19 2016 21:43:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
20211645 EDI: RMSC.COM Oct 19 2016 21:43:00 GE Consumer Finance, dba Care Credit/GEMB,  
PO Box 960061, Orlando, FL 32896-0061  
20541164 EDI: RMSC.COM Oct 19 2016 21:43:00 GE Money Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
20211650 +EDI: LTDFINANCIAL.COM Oct 19 2016 21:43:00 LTD Financial Services, 7322 Southwest Freeway,  
Suite 1600, Houston, TX 77074-2134  
20211651 +E-mail/Text: electronicbkydocs@nelnet.net Oct 19 2016 21:53:50 Nelnet, PO Box 2877,  
Omaha, NE 68103-2877  
20299996 +E-mail/Text: Bankruptcy@nslp.org Oct 19 2016 21:53:36 Nelnet on behalf of NSLP,  
National Student Loan Program, PO Box 82507, Lincoln NE 68501-2507  
20211652 +EDI: GMACFS.COM Oct 19 2016 21:43:00 Nuvell, PO Box 9001952, Louisville, KY 40290-1952  
20350866 +EDI: GMACFS.COM Oct 19 2016 21:43:00 Nuvell Credit Company, Bankruptcy Dept,  
P.O. Box 130424, Roseville, MN 55113-0004  
20354031 +EDI: GMACFS.COM Oct 19 2016 21:43:00 Nuvell Credit Company, P.O. Box 78367,  
Phoenix, AZ 85062-8367  
21171737 EDI: PRA.COM Oct 19 2016 21:43:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk, VA 23541  
20211654 +EDI: SWCR.COM Oct 19 2016 21:43:00 Southwest Credit Systems,  
4120 International Pkwy Suite 1100, Carrollton, TX 75007-1958  
20304074 EDI: USBANKARS.COM Oct 19 2016 21:43:00 U.S. Bank, N.A., 4801 Frederica Street,  
Owensboro, KY 42301  
20345795 EDI: ECAST.COM Oct 19 2016 21:43:00 eCAST Settlement Corporation assignee of,  
CitiFinancial Inc, POB 29262, New York NY 10087-9262

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +US Bank Home Mortgage, PO Box 468002, Bedford, OH 44146-8002  
21288811\* +US Bank Home Mortgage, PO Box 468002, Bedford OH 44146-8002  
21550689\* +United Collection Bureau, PO Box 140190, Toledo OH 43614-0190

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Keith Rucinski efilings@chl3akron.com, krucinski@ecf.epiqsystems.com  
Mia L. Conner on behalf of Creditor US Bank Home Mortgage nohbk@lsrlaw.com  
Robert W Heydorn on behalf of Debtor Michael L Grabel bobheydorn@hotmail.com,  
abbestein@hotmail.com  
Robert W Heydorn on behalf of Debtor Carrie A Grabel bobheydorn@hotmail.com,  
abbestein@hotmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Michael L Grabel  
First Name Middle Name Last Name

Debtor 2 Carrie A Grabel  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1505**

EIN --\_-----

Social Security number or ITIN **xxx-xx-5471**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **10-55725-amk****12/15****Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L Grabel

Carrie A Grabel

10/18/16**By the court:** ALAN M. KOSCHIK  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**